AMENDMENTS TO THE CLAIMS

Please cancel claims 12-15. Please enter new claims 16-29 listed below.

Please amend claims 1-3, 6-8, and 10-11 as indicated below:

- 1. (Currently amended) A method for <u>selecting and</u> displaying <u>one or more</u> advertisements on an employee's paycheck stub, comprising the steps of:
 - a) receiving employee data respectfully associated with a plurality of one or more employees;
 - b) analyzing the employee data to categorize employees into a plurality of one or more categories;
 - c) receiving from advertisers advertisement data respectfully associated with a plurality of one or more advertisements;
 - d) associating advertisement data with a group of one or more employees based on analysis of the employee data and the advertisement data;
 - e) selecting [[an]] one or more advertisements associated with a group of one or more employees; and
 - f) printing the selected <u>one or more</u> advertisements on paycheck stubs of the group of <u>one or more</u> employees.
- 2. (Currently amended) The method of claim 1, wherein the paycheck stub is a direct deposit paycheck stub.

- 3. (Currently amended) The method of claim 1, wherein the selected <u>one or more</u> advertisements is printed on a reverse side of the employee's paycheck stub;
- 4. (Original) The method of claim 1, wherein the employee data comprises only non-private, non-confidential demographic information.
- 5. (Original) The method of claim 1, wherein the employee data further comprises the employee's income.
- 6. (Original) The method of claim 1, wherein the employee data further comprises psychographic information.
- 7. (Currently amended) The method of claim 1, wherein the selection of [[an]] one or more advertisements associated with a group of one or more employees comprises a bidding process amongst the advertisers.
- 8. (Currently amended) A system for displaying one or more advertisements on an employee's paycheck stub, comprising:
 - a) [[a]] means for receiving employee data respectfully associated with a plurality of one or more employees;
 - b) [[a]] means for analyzing the employee data to categorize employees into a plurality of one or more categories;
 - c) [[a]] means for receiving from advertisers advertisement data respectfully associated with a plurality of one or more advertisements;

- d) [[a]] means for associating advertisement data with a group of one or more employees based on analysis of the employee data and the advertisement data;
- e) [[a]] means for selecting <u>one or more</u> [[an]] advertisement associated with a group of <u>one or more</u> employees; and
- f) [[a]] means for printing the selected <u>one or more</u> advertisement on paycheck stubs of the group of one or more employees.
- 9. (Original) The system of claim 8 wherein the means for receiving the employee data is a secure web server comprising a database.
- 10. (Currently amended) The system of claim 8 wherein the means for selecting [[an]] the one or more advertisements associated with a group of one or more employees comprises a bidding process[[es]] amongst the advertisers.
- 11. (Currently amended) The method system of claim [[9]] 10 wherein the advertisers submit bids via a secure web server.

Claims 12-15 (Cancelled)

- 16. (New) A method for selecting and displaying one or more advertisements on an employee's paycheck stub, comprising the steps of:
 - a) a service provider collecting and inputting employee data associated with one or more employees of an employer into at least one employee database managed by the service provider;

- b) the service provider analyzing the employee data in the one or more employee database to categorize employees into one or more categories;
- c) the service provider receiving and inputting advertisement information from one or more advertisers into at least one advertiser database;
- d) the service provider applying filtering criteria to associate advertisement information in the advertiser database to employee data in the employee database to match advertisers with employers;
- e) selecting one or more advertisement associated with one or more employees of an employer; and
- f) printing the selected one or more advertisements on paycheck stubs of the one or more employees of an employer.
- 17. (New) The method of claim 16, wherein the paycheck stub is a direct deposit paycheck stub.
- 18. (New) The method of claim 16, wherein the selected one or more advertisements is printed on a reverse side of the one or more employee's paycheck stub.
- 19. (New) The method of claim 16, wherein the employee data comprises only non-private, non-confidential demographic information.
- 20. (New) The method of claim 16, wherein the employee data further comprises psychographic information.

- 21. (New) The method of claim 16, wherein the selection of one or more advertisements associated with one or more employees comprises a bidding process amongst the advertisers.
- 22. (New) The method of claim 16, wherein the employee data is received from an employer by sending an electronic file to the service provider via e-mail.
- 23. (New) The method of claim 16, wherein the service provider's one or more employee database is linked to a web server.
- 24. (New) The method of claim 23, wherein the employee data is received from an employer by an employer using an employer computer to access the service provider's secure web server to input employee data into the service provider's one or more employee database.
- 25. (New) The method of claim 23, wherein an employer's internal database is configured to interact with the service provider's one or more employee database to input employee data from the employer into the service provider's one or more employee database.
- 26. (New) The method of claim 16, wherein the advertisement information is received from an advertiser by an advertiser sending an electronic file to the service provider via e-mail.
- 27. (New) The method of claim 16, wherein the service provider's one or more advertiser database is linked to a web server.
- 28. (New) The method of claim 27, wherein the advertisement information is received from an advertiser by an advertiser using an advertiser computer to access the service

provider's secure web server to input advertisement information into the service provider's one or more advertiser database.

29. (New) The method of claim 27, wherein an advertisers internal database is configured to interact with the service provider's one or more advertiser database to input advertisement information from the advertiser into the service provider's one or more advertiser database.